

A strategy for growth

3 priorities

Create a thriving organisation

We will differentiate ourselves by:

- Creating an entrepreneurial culture that is diverse and inclusive.
- Empowering our employees to become outwardly focused and customer-obsessed.

Restore leadership in core businesses

We will restore leadership in our core businesses by:

- Creating a competitive advantage through an understanding of our customers and anticipating their needs.
- Providing our customers with customised solutions across their life-cycle, delivered through superior service and supported by transparent pricing.

Build pioneering new propositions

We will drive growth by:

- Creating a consumer finance franchise within retail that is fully digital, mobile-enabled and equipped to manage risk.
- Developing a global payments hub, offering transactions on a single digital platform, linking businesses across the continent and ensuring easy and affordable cross-border transactions.
- Launching a transactional banking platform for small businesses and corporates, which will provide digitised and automated cash management and trade finance products.

Our purpose



Our goal

Growth of our portfolio while contributing to the growth of the markets we serve.

We will reduce costs by creating a more efficient and effective organisation and deliver top, sustainable returns that maximise long-term value creation.

3 enabling capabilities

Build a scalable digitally-led, business

We will modernise our business by:

- Building digital capabilities that enable us to become a scalable, digitally-led business.
- Building new capabilities to explore growth opportunities and reinforce an entrepreneurial culture.

Pursue growth opportunities

We will augment our organic growth by:

- Pursuing targeted acquisitions and investing in businesses that boost our capabilities.
- Expanding into targeted new markets either through starting new, or buying, existing businesses.
- Leveraging strategic partnerships to further enhance our value proposition and offerings.

Play a role in shaping society

We will build a business that Africa can be proud of by:

- Earning the trust of our stakeholders by contributing to the shaping of communities in which we operate, while acting with integrity and delivering on our promises.
- Contributing to thought leadership in financial services and promoting inter-generational sustainability through the preservation of our environment.

Our strategy is underpinned by three promises

Delivering on our strategic intent and realising the promises will result in the Group realising our goal of growth while becoming an African financial services group that is globally respected and that Africa can be proud of.

1 Our People Promise	2 Our Customer Promise	3 Our Social Promise
<p>We will drive a culture that appreciates, unifies our employees, and differentiates us from our competitors.</p>	<p>We will delight our customers and create seamless experiences.</p>	<p>We will lead with a conscience and contribute to society . . . doing the best for people and the planet.</p>
<p>Shared identity</p> <ul style="list-style-type: none"> • Individually responsible for our organisation's success. • Stronger together, than the sum of our individual parts. • Embrace individual uniqueness and diversity. • Transformed and diverse workforce. <p>Colleague credo</p> <ul style="list-style-type: none"> • All colleagues are empowered leaders of our business. • Take personal ownership and learn quickly from mistakes. • Personify resilience and build trust-based relationships. • Blend experiences and creativity to solution today and create the future. <p>Common purpose</p> <ul style="list-style-type: none"> • Each colleague has a role in achieving our purpose. • Bringing to life the 'art of the possible'. • People united in serving customers and humanity. <p>Meaningful experiences</p> <ul style="list-style-type: none"> • Actively promote learning and growth. • Create organisation-wide development opportunities. • Enabled working environments. 	<p>Caring</p> <ul style="list-style-type: none"> • We genuinely care about the communities we serve. • We will form a strong bond with our customers. <p>Connected</p> <ul style="list-style-type: none"> • We will understand and anticipate our customers' needs and aspirations. • We will empower our customer to make their future better. • We will provide integrated solutions that address customer needs. <p>Simple, but not basic</p> <ul style="list-style-type: none"> • We will deliver seamless service to our customers. • We will create solutions that continuously aim to make our customers lives better and easier. • We will make banking possible anytime and anywhere. <p>Professional</p> <ul style="list-style-type: none"> • We will 'live' the highest standards of professional conduct. 	<p>Contributing and shaping</p> <ul style="list-style-type: none"> • We will provide thought leadership regarding the development of new and innovative solutions to societal challenges. • We will aim to promote inclusive growth in the societies in which we operate. • We will contribute by caring for our environment and by helping others to do the same. <p>Do the best for people and planet</p> <p>We will test our decisions against the promise of:</p> <ul style="list-style-type: none"> • 'Best' as the most desirable and sustained standard. • 'People' are individuals, communities and society. • 'Planet' is the natural environment.